

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: ROBERT E. TOCHENY, JR.	§	Case No. R:15-bk-16727
DINA MARIE TOCHENY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/17/2015.
- 2) The plan was confirmed on 05/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/01/2016, 09/30/2016.
- 5) The case was converted on 08/23/2017.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,215.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 5,250.00	
Less amount refunded to debtor(s)	\$ 2.64	
<b>NET RECEIPTS</b>		<b>\$ 5,247.36</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,379.05	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 476.00	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,855.05</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,310.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CITIZENS BANK	Uns	0.00	2,683.90	2,683.90	0.00	0.00
DISCOVER BANK	Uns	0.00	1,400.00	1,400.00	0.00	0.00
US DEPT OF HUD	Sec	0.00	14,294.31	0.00	0.00	0.00
CACH, LLC	Uns	0.00	7,005.53	7,005.53	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	1,954.63	1,954.63	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	2,137.31	2,137.31	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	2,821.51	2,821.51	0.00	0.00
DJP MORGAN CHASE LB	Uns	0.00	26,216.63	26,216.63	0.00	0.00
CERASTES LLC	Uns	0.00	2,616.22	2,616.22	0.00	0.00
MOMA FUNDING LLC	Uns	0.00	2,224.60	2,224.60	0.00	0.00
CERASTES LLC	Uns	0.00	517.69	517.69	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,671.28	2,671.28	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	947.60	947.60	0.00	0.00
HYUNDAI MOTOR FINANCE	Sec	0.00	9,574.64	140.00	17.20	0.00
SANTANDER BANK NA	Uns	0.00	2,413.82	2,413.82	0.00	0.00
SANTANDER BANK NA	Uns	0.00	2,803.86	2,803.86	0.00	0.00
SANTANDER BANK NA	Uns	0.00	2,191.23	2,191.23	0.00	0.00
JP MORGAN CHASE BANK NA	Sec	0.00	5,800.90	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST	Uns	0.00	3,946.87	3,946.87	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,996.01	2,996.01	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	269.90	269.90	0.00	0.00
BECKET & LEE, LLP	Uns	0.00	1,536.64	1,536.64	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,630.68	2,630.68	0.00	0.00
NATIONSTAR MORTGAGE LLC	Sec	0.00	203,114.56	16,773.93	2,375.11	0.00
DAVID S GELLERT, ESQ	Lgl	0.00	2,379.05	2,379.05	2,379.05	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 16,773.93	\$ 2,375.11	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 140.00	\$ 17.20	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 16,913.93</b>	<b>\$ 2,392.31</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 71,985.91</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,855.05	
Disbursements to Creditors	\$ 2,392.31	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 5,247.36</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 10/02/2017

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.